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Cost of living survey of  
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Topeka


1922

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# COST OF LIVING SURVEY

OF

WAGE EARNING WOMEN OF THE STATE OF KANSAS  
BY THE WOMEN'S DIVISION OF THE COURT  
OF INDUSTRIAL RELATIONS



STATE OF KANSAS  
August 31, 1921

PRINTED BY KANSAS STATE PRINTING PLANT  
B. P. WALKER, STATE PRINTER  
TOPEKA 1922

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LETTER OF TRANSMITTAL.

TOPEKA, KAN., August 31, 1921.

To the Honorable Judges,  
Court of Industrial Relations,  
State Capitol Building, Topeka, Kan.:

SIRS—I herewith submit a report giving results of the study of cost of living of wage-earning women in Kansas, which you directed me to make.

Miss Alice McFarland, factory inspector, Miss Josephine Weaver, Miss Marion Lewis and Miss Beatrice Beal assisted in this survey. Miss Lewis and Miss Beal assisted in the compilation of the report.

Respectfully submitted.

LINNA E. BRESETTE,  
Director of Women's Work.

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## TOWNS COVERED IN SURVEY.

### GROUP I.—POPULATION OVER 10,000.

1. Kansas City .....	101,177
2. Wichita .....	72,217
3. Topeka .....	50,022
4. Hutchinson .....	23,298
5. Pittsburg .....	18,052
6. Leavenworth .....	16,912
7. Parsons .....	16,028
8. Salina .....	15,085
9. Coffeyville .....	13,452
10. Atchison .....	12,630
11. Lawrence .....	12,456
12. Independence .....	11,920
13. Emporia .....	11,273
14. Arkansas City .....	11,253
15. El Dorado .....	10,995
16. Fort Scott .....	10,693
17. Chanute .....	10,286

### GROUP II.—POPULATION 5,000 TO 10,000.

18. Newton .....	9,781
19. Ottawa .....	9,018
20. Iola .....	8,513
21. Manhattan .....	7,989
22. Winfield .....	7,933
23. Junction City .....	7,533
24. Pratt .....	5,111
25. Dodge City .....	5,061

### GROUP III.—POPULATION UNDER 5,000.

26. Abilene .....	4,895
27. Great Bend .....	4,460
28. Beloit .....	3,315
29. Olathe .....	3,268
30. Hays .....	3,165
31. Larned .....	3,139
32. Marysville .....	3,048
33. Kingman .....	2,407
34. Osage City .....	2,376
35. Norton .....	2,186
36. Ellsworth .....	2,065
37. Marion .....	1,928
38. Colby .....	1,114
39. Oakley .....	768

## **COST OF LIVING SURVEY, WAGE-EARNING WOMEN OF KANSAS.**

### **INTRODUCTION.**

In 1915 the legislature of Kansas passed a law known as the Industrial Welfare Commission act. This act provided, "That it shall be unlawful to employ women, learners and apprentices and minors in any industry or occupation within the state of Kansas under conditions of labor detrimental to their health or welfare and . . . at wages which are not adequate for their maintenance." (Chapter 275, Session Laws of 1915.)

The administration of this act was by a Commission appointed by the governor, but the law provided that the Commission could make no orders except upon recommendation of a board established for the purpose. This board was composed of representatives of employers of the occupation in question, representatives of employees, and at least one representative of the public.

No wage was ever recommended to the Commission that exceeded \$11 a week, after six months of service.

The legislature of 1921 abolished the Industrial Welfare Commission and transferred its activities to the Court of Industrial Relations. The new law provided, "That all orders and rules heretofore made by the Industrial Welfare Commission, and now in force, shall continue in force until the same may be changed or repealed by the Court of Industrial Relations."

In outlining a program for the women's work the court decided to review and revise, where necessary, all orders heretofore made by the Commission.

A wage and hour study was made in the summer of 1920 by the Women's Bureau of the United States Department of Labor. The wages shown in that survey were representative of conditions in Kansas at its best. There is no reason to believe that wages have been increased in Kansas or elsewhere since the wage survey of 1920. Therefore the cost-of-living study is doubly significant at this time.

### **EXTENT OF SURVEY.**

This study made during June and July, 1921, has covered all but two towns in which the wage-and-hour study was made in the summer of 1920. In addition this survey has covered Salina, Coffeyville, Pratt, Abilene, Beloit, Kingman, Norton and Marion. For tabulation these cities have been divided into three groups—cities above 10,000 in population, cities between 5,000 and 10,000, and cities under 5,000.



An attempt has been made to determine what amount is adequate to meet the cost of the essentials of living, "consonant with the health and welfare of the individual worker." Such living should provide respectable lodgings, three meals a day, suitable clothing, some provisions for laundry, sickness, dentist and oculist attention, amusement, vacation, life insurance, savings, church, charity, organizations, self-improvement, car fare, and incidentals.

#### SOURCES OF INFORMATION.

Information has been obtained from as many reliable angles as possible. Thirty-eight cities were visited by special agents, who personally gathered data covering the costs of rooms, board and clothing. The results of this direct investigation have been combined with estimates of living costs obtained from conferences with merchants, club women, groups of women employed, and from expense budgets of individual workers. In many of the towns visited estimates have been obtained from dentists, oculists and physicians covering the items of professional service.

Following are the skeleton budgets used in securing information for the survey. The clothing budget was changed a little to include the pricing of additional articles of wearing apparel, but the budget as it now is was acted upon at group conferences:

#### Clothing Budget for Wage-earning Women.

ARTICLES OF CLOTHING.	Cost of each.	Cost per year.
1. Dresses (1 cotton, 1 worsted).....	\$.....	\$.....
2. Suits (1 every 2 years).....	.....	.....
3. Aprons.....	.....	.....
4. Coats (1 every 2 years).....	.....	.....
5. Petticoats (2 cotton, 2 sateen).....	.....	.....
6. Underwear (4 cotton union suits).....	.....	.....
7. Nightgowns (2 summer, 2 winter).....	.....	.....
8. Corsets (2).....	.....	.....
9. Corset waists (4).....	.....	.....
10. Shoes (4 pairs).....	.....	.....
11. Rubbers (1 pair).....	.....	.....
12. Stockings (6 pairs).....	.....	.....
13. Handkerchiefs (1 dozen).....	.....	.....
14. Gloves (1 kid, 1 cotton or silk).....	.....	.....
15. Hats (2).....	.....	.....
16. Neckwear.....	.....	.....
17. Blouses (2).....	.....	.....
18. One kimono.....	.....	.....
19. Cleaning and pressing.....	.....	.....
20. Clothing repairing.....	.....	.....
21. Repairing shoes.....	.....	.....

ARTICLES OF CLOTHING.	Cost of each.	Cost per year.
22. One purse.....	.....	.....
23. One umbrella (every 2 years).....	.....	.....
Total.....	\$.....	\$.....
Total cost per week.....	\$.....	\$.....

NOTE.—To estimate clothing budget for the year, list approximate cost for any items, as coat or suit. If any expenditure covers two years of time, take one-half of the cost to find the cost per year. To find total cost per week, divide total per year by 52.

Name..... Industry..... Occupation.....  
 City..... Street No.....  
 Date....., 1921.

(If not in accord with this schedule, you may submit another.)  
 (Use other side for remarks.)

#### Form of Estimate of Cost-of-living Budget.

Minimum required to maintain a self-supporting woman in health and decency.

	Per year.	Per week.
1. Room.....	\$.....	\$.....
2. Clothing.....	.....	.....
3. Board.....	.....	.....
4. Sundries:		
a. Laundry.....	.....	.....
b. Sickness.....	.....	.....
c. Dentist, oculist.....	.....	.....
d. Amusements.....	.....	.....
e. Vacation.....	.....	.....
f. Life insurance, savings.....	.....	.....
g. Church and charity.....	.....	.....
h. Organizations.....	.....	.....
i. Self-improvement.....	.....	.....
j. Car fare.....	.....	.....
k. Incidentals.....	.....	.....
Totals.....	\$.....	\$.....

To estimate budget for year, use the list which is supplied you of necessary articles, with approximate cost. If any item, as coat or suit, is intended to cover expenditure for two years, one-half the cost should be entered in column for the year. Divide the yearly amount by 52 for weekly expenditure. For items like dentist, vacations, life insurance, etc., take necessary expenditure for year and divide by 52.

Name..... Industry..... Occupation.....  
 City..... Street No.....  
 Date....., 1921.

(Other side may be used for remarks.)

## ROOMS.

## SLEEPING ROOMS.

Since room rent is a basic item in the cost of living, the first step in estimating the amount required for a living wage is to determine the price of a standard room. In this investigation the term "standard room" has been taken to mean a room having good light, ventilation, adequate heat, and a closet or a good substitute for a closet, in a house of good character, sanitary and cleanly, having proper toilet facilities, including available hot water, and granting parlor and laundry privileges.

In the larger cities, house after house renting a large number of rooms was found. These were usually old, run-down family residences made into regular rooming houses. The rooms were small, inadequately or poorly furnished, poorly heated and ventilated, with no closets, and with inadequate toilet and bath facilities. In this type of a house few landladies provided parlor and laundry privileges. There wasn't room enough for all of the roomers to launder, and there was nothing like a living room in the house—everything was rented, to the front doorstep. Landladies assumed that girls would entertain men callers in their rooms. In a few places girls were found cooking and sleeping in the same room.

A summary of tables I, II and III shows there is little variation in rents in the three groups of cities studied, namely, cities having more than 10,000 population, cities having between 5,000 and 10,000 population, and cities having less than 5,000.

Of the 926 sleeping rooms inspected, 528 of which were in the first group, 157 in the second, and 241 in the third group, the average rate of \$3.40 a week is representative of the three groups. A difference of 48 cents a week exists between the average rates in the first and second groups, while only 2 cents a week represents the difference in average rentals in cities in the second and third groups, the second group averaging \$3.23 and the third group \$3.25.

The average rental of \$3.40 will provide a clean, modern, comfortably furnished, well-heated, lighted and well-ventilated room. This rate, however, does not cover the rent for two in a room. An increase from 33⅓ to 66⅔ per cent of the total rent has been asked by renters for rooms shared by two women. A 33⅓ per cent increase would be a minimum estimated average for such rooms. The average range in rates from \$2.08 to \$5.24 a week covers the poorer as well as the better class of rooms. A good sleeping room at \$2.50 was found to be an exception. Notations on the cheaper rooms indicate conditions as follows:

- \$1.50, very dirty.
- \$2.00, not modern.
- \$2.50, not modern, no heat, poor section of the city, etc.
- \$3.00, \$3.50, good, clean, modern, plain room.

Notations on groups of rooms in towns under 5,000 population indicate the following:

- All rooms under \$3.00 are unheated.
- \$3.00 rooms are heated.
- \$3.50 rooms are livable.
- All rooms under \$4.00 are unheated except for coal-oil stoves.

An interesting feature of the investigation brought out the information that many of the cheaper rooms were found in the better residences, due, probably, to the fact that in the poorer districts renters hope to make as much as possible from their rooms, as many of them depend upon their rents to reduce their own living costs, while renters in the better districts do not necessarily depend upon their rents for a living. In securing the information on rooms an impartial investigation was made of all districts in a city.

Under the item "special privileges" used in making the investigation of rooms, it was found that surprisingly few renters in the private residences refused to give women the privilege of doing a moderate amount of washing and ironing, and the use of the family living room for callers. A charge of 10 to 15 cents an hour for the use of an iron was usually asked, while a few women lumped the "special privilege" items by charging 25 cents a week additional rent. Privileges of any kind were practically denied, however, in rooming-house districts. In these houses rents were higher, despite curtailed privileges, probably because car fare was not an essential item of expense. Very few rooms were found for less than \$5 a week for one person, with from \$1 to \$2 a week additional for two in a room. The majority of rooms coming under the term "standard" ranged in rent from \$3.00 to \$3.50 a week. Such rooms cannot be found under the average rent, except in occasional instances, usually where a landlady is alone and wishes the company of a girl.

## LIGHT-HOUSEKEEPING ROOMS.

Conditions in light-housekeeping rooms are not truthfully illustrated by the tables, as the average rental does not provide livable quarters. Even the maximum "range in rates" as shown by the grand total would provide only a fair room, or possibly two rooms, for light housekeeping. This is explained by the fact that light-housekeeping rooms are not usually found in modern residences, but are found rather in dilapidated houses where it has been necessary to "accommodate tenants," or else tenants would accommodate themselves, cooking over alcohol lamps or eating cold lunches to avoid the waste of eating at restaurants. Such tenants, a poorer class of people, have consequently been provided with an oil stove or a small range and are satisfied to inconvenience themselves in order to save. For example, it is not unusual for them to carry water up a long, steep flight of stairs for cooking, drinking and washing.

The following notations on light-housekeeping rooms show conditions as they actually exist in the majority of cities investigated:

\$4.00 rooms very poor.  
 \$7.00 average rent for two rooms in good condition.  
 Good rooms at \$6.00.  
 Very good at \$7.50.  
 \$4.50, old dilapidated house; no other rates obtainable.  
 \$6.50, unfurnished.  
 Clean rooms for \$6.25 to \$7.00.  
 \$4.00, very poor.  
 \$5.00, fair.  
 \$7.00, good.  
 \$4.50 to \$7.00, nothing desirable under \$7.00.  
 \$6.25, very poor.  
 \$6.00 will rent plain rooms.  
 Good rooms at \$7.50.  
 \$3.50 to \$8.75, the latter is only one fit to live in; others are dirty.  
 \$4.00, not clean or modern.  
 Only one as low as \$5.00, desirable.

Five-dollar rooms generally were reported as "not desirable." Fuel for heating as well as cooking was almost without exception charged up to tenants in the cheaper rooms. In the higher-priced rooms heat was generally furnished, although light, and gas or oil for cooking were furnished by the tenant. Light housekeeping does not materially reduce living expenses unless more than two girls club together. In one light-housekeeping suite two girls lived for \$8.75 a week each. This was in a moderately priced, plainly furnished suite over a store building in the downtown district. The girls saved car fare, but contributed not less than two hours a day each to the upkeep of their rooms.

#### SUMMARY OF THE COST OF ROOMS.

It will be noticed that our suggested budgets covering room rent are higher in the majority of cases than the allowance granted by conference groups. We have based our allowance upon actual investigation of conditions, and our suggested budgets for room rent are average rates for "standard" rooms in the communities visited. It is possible, for the amounts suggested, to obtain a limited number of desirable rooms. The low rates estimated by conference groups were undoubtedly based upon the supposition that two girls would share one room. We have not made allowance for two in a room, as we believe a standard budget for the individual worker should not include "doubling up" on a room, any more than it should include a like performance for clothing. One suit or coat shared by two would be quite as fair for the individual worker, and probably would inconvenience her less than sharing a small room with an uncongenial room mate. It is possible for two girls to share a room, but it is not safe to assume that all girls can find a good roommate; therefore in this study an amount has been allowed that will provide a room for each worker.

TABLE I.—Rooms in cities of over 10,000 population.

CITIES.	Sleeping rooms.			Light-housekeeping rooms.		
	Number of rooms.	Range in rates.	Average rate for room.	Number of rooms.	Range in rates.	Average rate for room.
Kansas City.....	25	\$2.50 to \$6.00	\$3.920	22	\$5.00 to \$10.50	\$5.795
Wichita.....	94	2.50 to 9.00	4.425	6	5.00 to 7.00	4.666
Topeka.....	46	1.50 to 6.00	3.815	12	6.00 to 7.50	6.270
Hutchinson.....	50	2.50 to 6.00	3.835	3	4.50 to 4.50	4.500
Pittsburg.....	30	2.00 to 7.00	3.400	0		
Leavenworth.....	20	2.50 to 6.00	3.850	12	3.00 to 6.25	4.729
Parsons.....	24	1.75 to 5.00	3.270	3	5.00 to 6.50	5.666
Salina.....	44	2.00 to 6.00	3.693	3	6.25 to 7.00	6.316
Coffeyville.....	22	2.50 to 5.00	3.863	4	3.50 to 7.00	5.625
Atchison.....	34	2.00 to 4.00	3.330	4	4.00 to 7.00	5.000
Lawrence.....	19	1.50 to 5.00	3.473	0		
Independence.....	23	2.00 to 5.00	3.369	2	5.00 to 7.00	6.000
Emporia.....	17	2.50 to 5.00	3.926	4	4.50 to 7.00	4.937
Arkansas City.....	20	3.00 to 5.00	4.025	10	5.00 to 8.00	5.950
El Dorado.....	16	3.00 to 5.00	4.562	7	3.25 to 12.50	6.607
Chanute.....	26	2.00 to 4.00	3.163	6	4.50 to 6.25	5.042
Fort Scott.....	18	1.75 to 5.00	3.194	1	3.75 to 3.75	3.750
Total.....	528	\$2.21 to \$5.50	\$3.712	90	\$4.55 to \$7.18	\$5.396

TABLE II. Rooms in cities of 5,000 to 10,000 population.

CITIES.	Sleeping rooms.			Light-housekeeping rooms.		
	Number of rooms.	Range in rates.	Average rate for room.	Number of rooms.	Range in rates.	Average rate for room.
Newton.....	10	\$2.00 to \$6.50	\$2.850	4	\$3.50 to \$8.75	\$5.187
Ottawa.....	18	2.00 to 7.00	3.152	2	6.25 to 7.50	6.875
Iola.....	23	2.00 to 6.00	3.000	4	2.50 to 4.00	3.500
Manhattan.....	33	2.00 to 6.00	3.604	2	4.00 to 4.00	4.000
Winfield.....	22	3.00 to 5.00	3.886	0		
Junction City.....	21	1.25 to 5.00	3.011	5	3.00 to 6.25	4.850
Pratt.....	14	2.00 to 3.75	2.750	1	5.00 to 5.00	5.000
Dodge City.....	16	2.25 to 5.00	3.596	0		
Totals.....	157	\$2.06 to \$5.53	\$3.231	18	\$4.04 to \$5.92	\$4.735

TABLE III. Rooms in cities under 5,000 population.

CITIES.	Sleeping rooms.			Light-housekeeping rooms.		
	Number of rooms.	Range in rates.	Average rate for room.	Number of rooms.	Range in rates.	Average rate for rooms.
Abilene.....	23	\$1.50 to \$4.50	\$2.713	1	\$3.50 to \$3.50	\$3.500
Beloit.....	27	1.25 to 3.50	2.712	0		
Olathe.....	16	2.00 to 3.00	2.593	5	3.00 to 5.00	4.200
Hays.....	25	2.00 to 5.00	3.450	0		
Larned.....	10	1.25 to 5.00	2.975	1	5.00 to 5.00	5.000
Marysville.....	24	2.00 to 6.00	3.072	0		
Kingman.....	14	2.50 to 3.50	2.928	3	3.50 to 4.50	4.000
Osage City.....	15	1.25 to 4.00	3.083	2	5.00 to 5.00	5.000
Norton.....	20	2.50 to 5.00	3.275	3	3.00 to 3.00	3.000
Ellsworth.....	20	2.00 to 4.50	2.825	0		
Marion.....	20	2.25 to 6.00	4.040	0	7.50 to 7.50	7.500
Colby.....	16	2.50 to 6.00	4.812	1	3.00 to 3.00	3.000
Oakley.....	11	2.50 to 5.00	3.886	0		
Totals.....	241	\$1.96 to \$4.69	\$3.258	16	\$4.19 to \$4.56	\$4.400

SUMMARY OF TABLES I, II AND III. Rooms.

Grand totals.....	926	\$2.08 to \$5.24	\$3.400	133	\$4.26 to \$5.89	\$4.844
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**BOARD.**

Food is the second important factor in the cost of living. On the effects of a faulty diet little need be said, for without good food the highest mental and moral development is impossible. Some employers appreciate this fact so much that they feel it is a paying proposition to furnish nourishing food at a minimum cost to their workers. A careful study was made of this subject and as accurate data as possible collected.

**BOARD AND ROOM.**

Many inquiries about board disclosed the fact that board and room were seldom found at the same house; that the boarding house is practically an institution of the past, and that to-day the working girl must depend upon cafés and cafeterias for board unless she does light housekeeping.

A glance at the summary of tables IV, V and VI, and a comparison with the summary of tables I, II and III, will show that where good board and room can be found at the same place, greater economy is possible, for in order to obtain permanent boarders a landlady will often reduce the rent of rooms. In one instance a woman asking \$7.35 a week for board alone, offered both board and

room for \$7.50. The room, however, was not heated, and it was necessary for the girl to spend the greater part of her time downstairs in the family living room, thus depriving her of the privacy that is essential to a girl who works all day and desires to rest in the evening.

In the tables the notation "no estimate" indicates that in that town board and room were not found. In a few cases good board and room were found at a moderate rate in private residences where the landlady was willing to accommodate a roomer, "For," as one woman expressed it, "one more in the family will not make a great deal of difference. I have to cook three meals a day anyhow." In the average rooming and boarding house the circumstances were entirely different. The landlady was obliging but businesslike, and gave one to understand that she was not dealing in philanthropy. Maximum prices shown in the tables indicate room and board at such places. Minimum rates indicate either "family board" in private residences, or board in undesirable places. For example, notations on board and room show the following:

\$8.00, good.  
 \$9.00, very poor.  
 \$11.50, good, clean place.  
 \$9.00 each, two girls in small, crowded room.  
 \$7.00 for room and two meals; a long way out.  
 \$8.00, dirty, poor place.  
 \$9.00 each for two in room; dirty; house not modern.  
 \$8.00 for room and two meals, poor section of city; house not modern.  
 \$9.00, very poor, dirty.  
 \$7.50, desirable.  
 \$11.00, clean.  
 \$7.00, fair.  
 \$8.00, fair.  
 \$8.00 for room and two meals; good place; only one available.  
 \$9.50, good.  
 \$9.00, \$10.00, only two places in town; latter is cleaner and more desirable.  
 \$9.00, only place; very poor.  
 \$7.00, dirty.  
 \$10.00, uniform rate.

**BOARDING HOUSES.**

Rates at boarding houses were not much more encouraging, for boarding houses were likewise hard to find. Following are notations covering board:

\$5.40, clean, but not modern house.  
 \$5.25, two meals, good.  
 \$7.00, good board.  
 \$6.00, board is not desirable; found one exception.  
 \$6.00, \$6.50, for two meals, good.  
 \$6.50 for three meals, poor.  
 \$7.00, 8.00; good at \$7.00.  
 \$6.00, undesirable place.  
 \$6.50, clean.  
 \$7.50, no other house in town.

\$5.50, very poor.  
 \$8.40, no other house.  
 \$5.95, two meals.  
 \$7.00, very poor, dirty.  
 \$6.00, two meals, good board.  
 \$6.50, \$7.00; both good places; only two available in town.  
 Board less than \$7.00 exception to general rate.

## CAFES.

Café and cafeteria rates varied somewhat. The minimum rates were not always taken from the same restaurants, but represent the cheapest prices in town for various articles on the menu. For example, drinks at one place cost 10 cents and two eggs 15 cents. Another restaurant offered drinks for 5 cents and eggs for 20 cents. A person accustomed to eating at one restaurant would pay more for certain dishes and less for others. In the survey, however, the lowest prices, regardless of the restaurants, have been grouped together.

What is absolutely necessary to maintain bodily vigor is a question for dietists to decide. It is commonly assumed, however, that fruit, a cereal, or an egg, toast and coffee make up a simple breakfast menu, and it is on this assumption that the survey has outlined the following sample menus:

## BREAKFAST.

Fruit (or cereal). Drink.  
 Toast.

## LUNCHEON.

Sandwich. Drink.  
 Vegetable (or fruit).

## DINNER.

Meat. Potato.  
 Bread and butter.  
 Vegetable. Drink.  
 Dessert.

The dinner menu was usually obtained by ordering what is called a "plate dinner."

The increase in rates for restaurant board in small towns is probably accounted for by the lack of competition for trade in those towns. Better board at a lower rate in larger cities was generally found. This lack of competition in smaller towns is shown by the remark of one small-town restaurant keeper who said:

"Sure, those eggs are high at a quarter, but what's the difference? The other restaurant hasn't cut."

Eggs at that time were selling for 10 to 20 cents a dozen.

## SUMMARY OF THE COST OF BOARD.

In the tables the average rate of \$6.346 is a minimum expenditure for board for the state as a whole. The majority of conferences were fairly generous in their estimates on this item, several groups granting a higher rate than we suggested for their communities. Other groups, however, estimated way below the minimum cost of board in their communities. The survey as a whole showed that the average minimum rate for board at cafés and cafeterias was a trifle lower than the average minimum boarding-house rate, although the maximum average rate at cafés ran a little higher than the average maximum boarding-house rate.

TABLE IV. Board in cities over 10,000 population.

Cities.	Board and room, range in rates by the week.	Cafe rates.			
		Boarding houses, range in rates by the week.	Breakfast, range in rates by the day.	Luncheon, range in rates by the day.	Dinner, range in rates by the day.
Kansas City.....	\$8.00	No estimate	\$0.25 to \$0.30	\$0.25 to \$0.30	\$0.35 to \$0.50
Wichita.....	9.00 to \$11.50	5.40 to \$7.00	.25 to .30	.30 to .35	.50 to .65
Topeka.....	9.00	6.00 to 8.00	.25 to .35	.30 to .30	.35 to .51
Hutchinson.....	8.00	6.00 to 7.00	.25 to .35	.25 to .30	.35 to .45
Pittsburg.....	No estimate	7.00 to 8.00	.25 to .30	.25 to .30	.40 to .45
Leavenworth.....	9.00	7.00 to 8.00	.25 to .35	.30 to .35	.25 to .35
Parsons.....	6.00	No estimate	.25 to .30	.25 to .35	.35 to .45
Salina.....	10.25	6.00 to 7.00	.25 to .35	.25 to .35	.40 to .55
Coffeyville.....	No estimate	6.50 to 7.00	.45 to .45	.25 to .25	.35 to .55
Athol.....	6.50	7.50	.30 to .30	.25 to .30	.35 to .35
Lawrence.....	No estimate	5.50	.20 to .30	.20 to .25	.35 to .60
Independence.....	No estimate	7.35	.20 to .25	.25 to .30	.35 to .45
Emporia.....	8.00 to 12.00	6.00	.30 to .30	.25 to .35	.40 to .50
Arkansas City.....	No estimate	7.00	.25 to .30	.25 to .30	.35 to .45
El Dorado.....	No estimate	8.00 to 10.50	.30 to .35	.30 to .35	.40 to .40
Chanute.....	No estimate	8.40	.25 to .30	.25 to .25	.25 to .40
Fort Scott.....	5.00 to 7.00	4.50 to 7.00	.25 to .25	.30 to .30	.35 to .50
Average range in rates.....	\$8.075 to \$8.025	\$6.545 to \$7.415			\$0.894 to \$1.069
					\$6.25 to \$7.57

TABLE V. Board in cities of 5,000 to 10,000 population.

Cities.	Board and room, range in rates by the week.	Cafe rates.			
		Boarding houses, range in rates by the week.	Breakfast, range in rates by the day.	Luncheon, range in rates by the day.	Dinner, range in rates by the day.
Newton.....	\$9.00	\$7.00	\$0.25 to \$0.45	\$0.30 to \$0.40	\$0.35 to \$0.45
Ottawa.....	7.00 to 10.00	7.50 to 8.00	.25 to .30	.30 to .35	.35 to .50
Iola.....	11.00	5.25 to 7.00	.25 to .30	.25 to .30	.35 to .41
Manhattan.....	No estimate	6.25 to 7.00	.25 to .35	.25 to .35	.35 to .50
Winfield.....	7.00 to 9.00	7.00	.25 to .35	.25 to .30	.30 to .35
Junction City.....	8.00	No estimate	.25 to .30	.30 to .35	.35 to .50
Tratt.....	9.50	6.00	.25 to .30	.35 to .40	.35 to .40
Dodge City.....	No estimate	6.50 to 7.00	.25 to .30	.35 to .40	.35 to .50
Average range.....	\$8.38 to \$9.41	\$6.50 to \$7.00			\$0.893 to \$1.138
					\$6.25 to \$7.57

TABLE VI. Board in cities under 5,000 population.

Cities.	Board and room, range in rates by the week.	Boarding houses, range in rates by the week.	Cafe rates.			
			Breakfast, range in rates by the day.	Lunch, range in rates by the day.	Dinner, range in rates by the day.	Total for day.
Albion.	\$6.25 to \$10.00	\$7.00 to \$7.25	\$0.25 to \$0.35	\$0.20 to \$0.30	\$0.35 to \$0.50	\$0.80 to \$1.15
Beloit.	8.00 to 9.00	6.00	.25 to .35	.25 to .30	.30 to .40	.80 to 1.05
Olahe.	No estimate	No estimate	.25 to .30	.30 to .35	.35 to .40	.90 to 1.05
Hays.	8.00 to 9.50	4.00 to 8.75	.30 to .35	.25 to .35	.75 to .50	1.30 to 1.50
Larned.	8.50	No estimate	.25 to .30	.30 to .40	.40 to .45	.65 to 1.15
Marysville.	9.00 to 10.00	7.00 to 8.00	.25 to .30	.30 to .35	.35 to .50	.90 to 1.15
Kingman.	10.00	7.00	.25 to .35	.25 to .35	.45 to .50	.95 to 1.20
Ogaw City.	10.00	7.00 to 7.35	.25 to .30	.15 to .25	.35 to .45	.75 to 1.00
Noton.	9.00	8.00	.35 to .40	.30 to .45	.50 to .55	1.15 to 1.40
Ellsworth.	7.00 to 8.00	6.00 to 7.00	.25 to .35	.25 to .35	.35 to .45	.85 to 1.15
Marion.	10.00	5.00 to 8.00	.30 to .35	.25 to .35	.35 to .40	.90 to 1.10
Cody.	No estimate	8.75	.25 to .35	.30 to .35	.50 to .60	1.05 to 1.30
Oakley.	No estimate	6.00	.20 to .25	.25 to .35	.40 to .45	.85 to 1.05
Average range.	\$6.50 to \$9.40	\$6.52 to \$7.46				\$0.93 to \$1.17
						\$0.54 to \$8.21

Summary of Tables IV, V and VI. Board.

	Board and room, range in rates by the week.	Boarding houses, range in rates by the week.	Cafe rates.	
			Range in rates by the day.	Range in rates by the week.
Grand averages.	\$8.41 to \$9.25	\$6.52 to \$7.29	\$0.91 to \$1.13	\$6.35 to \$7.92

## CLOTHING.

Clothing, the third important item to be considered, must be sufficient to protect the body, to provide changes enough to make a reasonable standard of personal cleanliness possible, and suitable enough in appearance and material to serve on every occasion.

In estimating the cost of clothing it must be remembered that a person depending upon a weekly income is at a disadvantage as compared with one who has a bank account or a financial standing permitting credit. It is one thing to be able to buy so as to get the benefit of special prices for articles of a better grade, and quite another thing to be forced by a small weekly balance to buy cheap garments whenever necessity demands, or to buy on the installment plan, paying excessively in the end. The average woman cannot depend on discounts on her clothing such as received by girls working in some mercantile establishments, nor can she do her own sewing, or keep her wardrobe in the condition possible for a woman with plenty of time and convenience.

The direct investigation of the costs of clothing was based upon the budget shown in the introduction to this report, which, it is believed, contains the minimum amount of clothing needed by a girl for one year. This budget was submitted to merchants, who gave either a direct estimate of clothing costs based upon regular prices of clothing in their own stores, or permitted the investigator to obtain the prices by visiting the various departments. In either case the quality of the goods was guaranteed and the assurance received that the articles would give one or two years' service, according to requirements, if given reasonably good care by the wearer. In this way information was obtained from more than 125 mercantile stores covering moderately priced, serviceable clothing.

## CONFERENCE DISCUSSIONS.

Conferences with groups of merchants were held in the towns indicated in tables XI, XII and XIII, and at these conferences, for the most part, not only was the expenditure for clothing agreed upon, but the budget itself was gone over and the number of articles increased or decreased as the case might be. In the one case, where no conference was had, an average was taken from individual budgets submitted by merchants.

The item "clothing repairing" was approved by only seven groups out of a total of fifteen conferences; therefore this item has been

eliminated from the final averages on clothing costs. The item "rubbers" was approved and disapproved, but one pair a year was generally allowed. Shoes and the number of pairs of hose both came up for discussion. Occasionally a group would reduce the number of pairs of shoes from four to three and then give a generous allowance for shoe repairing, or if four pairs of shoes were decided upon the shoe-repairing item was cut. Employers were inclined to be generous in their clothing estimates until they found that the total was climbing too high. In one conference, after the merchants had unanimously agreed upon "one suit a year," and had decided that a girl should have at least one pair of two-dollar silk hose, the final decision was given as "no silk" and "one suit every two years."

Club women were inclined to be more generous in their estimates, and generally so in the item of "shoes," as high as a 50 per cent increase over the estimates of the men being noted. Where one suit a year was allowed by a group it was generally conceded that at least an additional worsted skirt be allowed. The number of wash dresses was increased from two to four by several groups, and so were the items listed under "underwear."

As the budgets submitted by working women showed a wide variance, these individual budgets have not been tabulated. There was no agreement reached as in the conference groups of men and women, who had an opportunity to discuss living costs in order to arrive at a fair estimate.

#### EXPLANATION OF BUDGET.

Because of the discussion of certain items on the budget, it seems necessary to explain why the rather arbitrary choice of kind and number of articles was made.

Under "outside clothing," the item "suit, one every year," was decided upon after considerable discussion and investigation. The hard wear given a suit by a girl who has only two wash dresses and a woolen dress with which to "change off" is too great to permit its being worn a second year. The addition of a wool skirt to the budget might eliminate the extra suit, but as prices on separate skirts are nearly as high as prices on entire suits, it was thought the slight difference in cost was warranted, as the suit jacket would afford protection in cool weather and would enable a girl to be neatly dressed at all times. A suit serving two seasons would become very shabby unless additional outside clothing was provided. A winter coat every two years, however, is sufficient, as it is worn only during the cold weather, less than half a year.

Shoes are another item in the budget requiring special attention. A great deal of foot trouble has been found among the girls who are constantly on their feet. In many cases they wear shoes that are unfit, and in many cases badly fitting, worn-out shoes, looking for comfort. These conditions could readily be remedied if proper footwear were provided. At least two pairs of high shoes and two pairs of oxfords a year are needed for women who are on their feet prac-

tically the entire working day. This we believe to be a reasonable allowance. (One woman agent assisting in the survey wore out a pair of \$7 oxfords in two months' time.)

The item of "clothing" may also require an explanation. While the amount allowed seems not to be very generous for the purchase of stockings, it is made upon the information supplied by the girls themselves. The club women allowed five pairs of lisle and one pair of silk for better wear. In the budget figured by agents of the Women's Bureau an allowance is made for only six pairs of lisle hose.

Two pairs of "rubbers" have been allowed, for summer and winter wear, as it was thought this protection was necessary, especially in the smaller towns, for streets are not always found in the best condition.

The item of "cleaning and pressing" covers one cleaning of the two suits and the dress a year. This was thought necessary, as these garments are given continuous wear in all kinds of weather.

"Shoe repairs" must be taken into consideration, and a sufficient amount allowed for resoling two pairs and for reheeling four pairs a year. Minimum rates on this work have been obtained. Proper care of shoes is an important item of the expense budget and should not be eliminated or grouped with the item of "shoes." Conference groups were generally in favor of a fairly generous amount for this item.

#### SUMMARY OF THE COST OF CLOTHING.

Tables VII, VIII and IX were too detailed and voluminous to be printed in this report, and have therefore been omitted. These tables show the "suggested budget" worked out for each town by the special agent, who considered quality and prices in presenting her estimate of clothing costs. These tables also give detailed information obtained not only by direct investigation, but from estimates on clothing by groups of merchants and club women. In some instances the suggested budgets of the special agent are lower than estimates prepared by conference groups.

A summary of this information is contained in tables X, XI, XII and XIII.

In table X is shown the average price of each article of clothing on the budget as found in cities in the first, second and third groups. The totals indicate that clothing costs in cities of the first group tend to run a little higher than in the second or third groups, and that clothing costs are lowest in cities of the third group.



TABLE X. Clothing budget in Kansas for one year.  
Made up from suggested budgets in Tables VII, VIII, IX.  
(Results of direct investigation.)

ARTICLES.	Average in first-class city.	Average in second-class city.	Average in third-class city.
<i>Outside Clothing:</i>			
Suit, 1 every year	\$32.06	\$32.14	\$28.38
Coat, 1 in 2 years	14.43	14.64	13.85
Shoes, 2 pair, low	11.87	11.53	9.80
Shoes, 2 pair, high	13.31	12.13	10.64
Rubbers, 1 pair storm and 1 pair toe	1.78	1.66	1.75
Umbrella, 1 every 2 years	1.29	1.16	1.08
Hats, 1 summer and 1 winter	10.56	9.93	10.46
Gloves, 1 pair kid	2.97	3.13	2.79
Gloves, 1 pair fabric	.93	1.02	.96
Hose, 1 every year	2.81	2.39	1.98
<i>Waists, Dresses and Accessories:</i>			
Waists, 2 cotton	4.05	4.35	3.60
Waists, 1 silk	5.07	4.79	4.95
Dresses, 2 cotton	11.41	10.01	8.78
Dresses, 1 wool	19.01	18.89	17.11
Handkerchiefs, 1 dozen	1.50	1.45	.82
Kimono, 1 cotton crepe	2.53	2.75	2.15
Aprons, 3	3.75	3.93	3.17
Neckwear, 2 collars	1.57	1.31	1.15
Neckwear, 1 ribbon bow tie	.10	.10	.10
<i>Underwear:</i>			
Canvas vests, 4	1.22	1.06	1.05
Teddybears, 4	4.79	5.14	4.32
Summer knitted suits, 4	2.99	3.14	3.57
Brassieres, 4	2.13	1.91	2.11
Petticoats, 2 cotton	2.76	2.86	2.44
Petticoats, 2 satin	3.17	3.20	2.81
Nightgowns, 2 summer	2.23	2.52	2.22
Nightgowns, 2 winter	3.11	3.36	2.92
Corsets, 2	4.91	3.90	3.65
Socks, 6 pair, lisle	4.18	3.76	3.39
<i>Incidentals:</i>			
Cleaning and pressing, suit twice, dress once	4.46	4.53	4.58
Repairing shoes, half soles, 2	2.26	2.33	2.12
Repairing shoes, heels, 4	2.02	2.11	1.88
Total by year	\$181.23	\$177.14	\$158.59
Average by week	3.485	3.406	3.049
Average for state by week	\$3.313		

### SUNDRY ITEMS.

Information for this division of the minimum expense budget was derived from group conferences, from individual budgets submitted by employees, and from recommendations by reputable dentists, oculists and physicians in support of certain items. Conference groups almost without exception recognized the items as legitimate expenditures which should be included in a cost-of-living study. Conference estimates on these minor costs are shown in tables XI, XII and XIII. An explanation of these items follows:

### EXPLANATION OF ITEMS.

**LAUNDRY.** Because investigation showed that it was not always possible for a girl to receive special privileges in rooming houses, it was considered necessary to include the item of laundry in the budget. Budgets made out by employees show this as an essential item

of expense. Conference groups made allowance for it, though no allowance made was considered large enough to make it unnecessary for the girl to do much of her own laundering.

**SICKNESS.** Budgets submitted by the girls show that medical attendance was necessary in the majority of cases. This need was recognized by conference groups, members of which allowed from ten cents to a dollar a week for medical attendance. Letters from reputable physicians in the state show that medical advice should be considered a legitimate item of the expense budget, as women who are given proper medical care when they need it, and know they can afford it, have better health and become, therefore, more efficient workers.

**DENTIST, OCULIST.** As it has long been recognized that the care of the teeth and the eyes is essential to good health, the inclusion of this item in the budget is considered necessary. Conference groups allowed from 7 to 50 cents a week for the care of the eyes and teeth, based upon the suggestion that at least two cleanings of teeth a year are necessary.

**AMUSEMENT.** That amusement is considered an important factor in promoting efficiency is shown by group action on this item. Merchants and club women in their estimates allowed from 25 cents to \$1 a week for amusements. Individual budgets suggest picture shows as the most common and most accessible amusement.

**VACATION.** The vacation allowance granted in group conferences ranged from 19 to 50 cents a week. Reports from the girls show that present salaries do not permit a vacation in the majority of cases. Living expenses go on regardless of vacation, and a reduction in wages during the vacation period, unless supplemented by a fair vacation allowance, would not permit of a vacation at all. Only one conference eliminated this item altogether, and one grouped it with amusements. It was the sentiment of the one group that it should not be allowed, because it was claimed all girls employed in that town received vacations on pay. This is not, however, general. In another conference it was not decided what amount should be allowed, although it was agreed that this item should be included.

**LIFE INSURANCE, SAVINGS.** Very few budgets from individual workers indicate that it is possible to save, or if saving is indicated, self-denial on items essential to an American standard of living is noted. In most conferences it seemed to be generally agreed that some amount should be allowed for savings, yet no one seemed to have any estimate to offer. The savings amount is, in a minimum budget, really an amount to help tide one over in an emergency. The item usually agreed upon was some form of insurance. It was agreed by most groups that this insurance was not only a necessary protection to the girls but to the community as well.

**CHURCH AND CHARITY.** Almost without exception, groups made a small allowance for this item. It has been considered a necessary part of the expense budget, but budgets from individual workers indicate that it is not possible, except in cases of better-paid workers, to contribute to this item. In some cases conference groups said that girls should not contribute anything to either of these amounts. "Let those who can afford it give to the churches." On the other hand, girls say they will not go to church if they cannot help; in some churches they would be discriminated against. One girl said, "It's pretty embarrassing always to pass up the collection box." Another one said, "Yes, and be called 'yellow' if you don't give to the Red Cross."

**ORGANIZATION.** Membership in at least one organization of the worker's choice should be made possible. This was the point of view of conference groups, the majority deciding to include this item in the budget.

**SELF-IMPROVEMENT.** Although not generally allowed by conference groups, this item has been included in the budget, as it is believed a living wage should be sufficient to grant certain benefits to be derived through educational channels. No item allowed has been a larger amount than would provide for a daily newspaper.

**CAR FARE.** This is an essential item of expense in the larger cities in the state, in which are employed the majority of workers. While this item was not essential in the majority of towns, it was left in the budget to offset additional expense of shoe leather which walking in bad weather would make necessary.

**INCIDENTALS.** Because it has been impossible to tabulate the innumerable small necessities not included elsewhere in the budget, this item has been added to care for minor expenditures, covering toilet articles, shoe laces, shoe polish, pencils, pens, ink, stationery, stamps, hairpins, lingerie tape, needles, thread, darning cotton, etc. An estimate contained in a government bulletin (Monthly Labor Review, U. S. Department of Labor; June, 1920) shows that 8.5 per cent of the total clothing budget should be allowed for incidentals.

#### SUMMARY OF SUNDRY COSTS.

Tables XI, XII and XIII show the action by group conferences on items listed under "sundries." Our own estimates for these items are the same for all towns, as these minor costs are believed to vary little, if any, in the state; therefore, only the total for sundries is given for each community. A comparison of the total amounts suggested by group conferences with the total given in the "suggested budget" will show that in many instances the "suggested budget" is less than the estimates of merchants and club women.

#### EXPLANATION OF THE GENERAL BUDGET.

"W" indicates estimates by club women or business women in community.

"M" indicates estimates by merchants and business men in community.

"S. B." indicates budget made up by the Women's Department. Figures given on "room" and "clothing" were derived from averages on these items; figures on "board" indicate minimum café rates in the community. The total on "sundries" was estimated after a study had been made of individual budgets, letters from professional men, and estimates of business men and women.

TABLE XI. General budgets from cities over 10,000 population.

Items.	Kansas City.			Wichita.			Topeka.			Hutchinson.		
	Women.	Men.	S. B.	Women.	Men.	S. B.	Women.	Men.	S. B.	Women.	Men.	S. B.
Room.....			\$203.84	\$156.00	\$130.00	\$230.10			\$198.38	\$156.00	\$104.00	\$190.42
Board.....			309.40	364.00	208.00	382.20			327.60	365.00	312.00	300.40
Clothing.....			227.86	140.92	171.60	157.50			205.76	207.90	157.00	175.11
Laundry.....			26.00	39.00	18.20					26.00	20.00	
Sickness.....			20.28	13.00	26.00					10.40	5.20	
Dentist and oculist.....			5.20	6.24	13.00					4.00	5.20	
Amusements.....			26.00	26.00	26.00					17.16	13.00	
Vacation.....			19.76	10.02	*					22.00	10.40	
Life insurance and savings.....			15.60	15.00	13.00					15.00	13.00	
Church and charity.....			10.40	5.20	5.20					5.20	5.20	
Organizations.....			5.20	5.20	†					5.20	5.20	
Self-improvement.....			7.80	9.36	5.20					5.20	5.20	
Car fare.....			64.00	44.20	44.20					43.08		
Incidentals.....			10.40	52.00	†					52.00	13.00	
Total for sundries.....			\$201.24	\$226.72	\$150.80	\$201.24			\$201.24	\$208.44	\$101.40	\$201.24
Total, all items.....			\$642.34	\$887.64	\$660.40	\$671.04			\$633.98	\$935.34	\$474.40	\$888.17
Per year.....			18.12	17.07	12.70	18.07			17.96	18.00	12.97	17.21
Per week.....												

\* Vacation combined with amusements.  
† Organizations combined with church and charity.

‡ Nothing allowed for incidentals.

TABLE XI.—CONTINUED.

Items.	Pittsburg.		Lawrence.		Parsons.		Salina.	
	Women.	Men.	Women.	Men.	Women.	Men.	Women.	Men.
Room.....			\$176.80					
Board.....			227.60					
Clothing.....			174.20					
Laundry.....								
Sickness.....								
Dentist and oculist.....								
Amusements.....								
Vacation.....								
Life insurance and savings.....								
Church and charity.....								
Organizations.....								
Self-improvement.....								
Car fare.....								
Incidentals.....								
Total for sundries.....			\$201.24					
Total, all items.....			\$870.84					
Per year.....			16.02					
Per week.....								

TABLE XI.—Continued.

Items.	Codyville.			Atchison.			Lawrence.			Independence.		
	Women.	Men.	S. B.	Women.	Men.	S. B.	Women.	Men.	S. B.	Women.	Men.	S. B.
Room.....		\$208.00	\$200.58			\$173.16		\$130.00	\$180.50	\$156.00	\$78.00	\$175.19
Board.....		416.00	382.20			327.60		312.00	296.20	384.00	182.00	266.20
Clothing.....		225.00	185.70			198.43		182.00	151.08	220.25	154.10	195.20
<i>Sundries.</i>												
Laundry.....		39.00						26.00		26.00	12.50	
Sickness.....		13.00								52.00	13.00	
Dentist and oculist.....		13.00						13.00		20.00	5.20	
Amusements.....		52.00						13.00		26.00	20.00	
Vacation.....		26.00						10.40		20.00	10.00	
Life insurance and savings.....		15.00						13.00		25.00	12.50	
Church and charity.....		5.20						5.20		12.00	2.60	
Organizations.....		3.00						5.20		26.00	2.89	
Self-improvement.....		5.20						10.40		43.68	5.20	
Car fare.....		43.68						13.00		10.40	12.50	
Incidentals.....		10.40										
Total for sundries.....		\$225.48	\$201.24			\$201.24		\$109.20	\$201.24	\$266.28	\$104.70	\$201.24
Total, all items:		\$1,074.43	\$970.02			\$893.43		\$733.20	\$834.40	\$1,012.55	\$518.80	\$897.83
Per week.....		20.66	15.99			17.25		14.28	16.08	19.47	9.98	15.69

TABLE XI.—Continued.

Items.	Emporia.			Arkansas City.			El Dorado.			Chanute.			Fort Scott.		
	Women.	Men.	S. B.	Women.	Men.	S. B.	Women.	Men.	S. B.	Women.	Men.	S. B.	Women.	Men.	S. B.
Room.....		\$104.00	\$205.15												
Board.....		312.00	382.20												
Clothing.....		187.50	153.16												
<i>Sundries.</i>															
Laundry.....		26.00													
Sickness.....		10.40													
Dentist and oculist.....		5.20													
Amusements.....		26.00													
Vacation.....		10.40													
Life insurance and savings.....		15.60													
Church and charity.....		13.00													
Organizations.....		5.20													
Self-improvement.....		7.80													
Car fare.....		13.00													
Incidentals.....		13.00													
Total for sundries.....		\$132.60	\$132.60												
Total, all items:		\$236.10	\$400.75												
By the week.....		14.16	18.09												
Per week.....		14.16	18.09												

\* Merchants refused to make estimates on all items with star (\*).

TABLE XII. General budgets from cities between 5,000 and 10,000 population.

Items.	Newton.			Ottawa.			Iola.			Manhattan.		
	Women.	Men.	S. B.	Women.	Men.	S. B.	Women.	Men.	S. B.	Women.	Men.	S. B.
Room.....	\$155.00	\$104.00	\$148.20	\$155.00	\$132.00	\$163.90			\$156.00			\$137.41
Board.....	312.00	234.00	327.60	364.00	338.00	327.60			309.40			309.40
Clothing.....	224.00	156.00	†	222.65	174.45	175.10			199.35			155.20
Laundry.....	26.00	26.00	26.00	26.00	35.10							
Sickness.....	52.00	10.00	20.28	13.00								
Dentist and oculist.....	*	†	5.20	13.00	26.00							
Amusements.....	26.00	26.00	26.00	52.00	52.00							
Vacation.....	10.00	††	19.76	25.00	14.25							
Life insurance and savings.....	12.00	25.00	15.60	18.00	33.80							
Church and charity.....	5.20	5.20	10.40	15.00	32.50							
Ornaments.....	5.20	5.20	5.20	26.00								
Self-improvement.....	5.20	5.20	7.80	5.20	26.00							
Car fare.....			54.60									
Incidentals.....	5.00	13.00	10.40	10.40	28.50							
Total for sundries.....	\$145.50	\$116.60	\$201.24	\$178.60	\$274.15	\$201.24			\$201.24			\$201.24
Total, all items:	\$838.60	\$610.60	\$677.04	\$916.55	\$808.60	\$867.84			\$865.98			\$833.32
By the year.....	16.13	11.74	13.07	17.63	18.63	16.99			16.40			16.41
By the week.....												

\* Women; combined sickness, dentist and oculist bills.

† Combined sickness, dentist and oculist bills.

†† Combined sickness, dentist and oculist bills.

‡ Couldn't decide on any amount; thought it should be included under amusements or should not cost anything.

TABLE XII.—Continued.

Items.	Winfield.			Junction City.			Ft. Pratt.			Dodge City.		
	Women.	Men.	S. B.	Women.	Men.	S. B.	Women.	Men.	S. B.	Women.	Men.	S. B.
Room.....			\$202.07			\$166.67			\$153.53			\$156.99
Board.....			309.40			327.60			345.80			346.80
Clothing.....			170.31			185.50			181.75			181.80
Laundry.....												
Sickness.....			\$677.04			\$607.84						
Dentist and oculist.....												
Amusements.....												
Vacation.....												
Life insurance and savings.....												
Church and charity.....												
Organizations.....												
Self-improvement.....												
Car fare.....												
Incidentals.....												
Total for sundries.....			\$201.24			\$201.24			\$201.24			\$201.24
Total, all items:			\$653.02			\$570.61			\$569.35			\$615.71
By the year.....			16.98			16.75			16.36			17.01
By the week.....												

\* Lack of time to survey clothing.

TABLE XIII. General budgets from cities under 5,000 population.

Items.	Athlete.		Great Bend.		Beloit.		Olathe.		Hay.	
	Women.	Men.	Women.	Men.	Women.	Men.	Women.	Men.	Women.	Men.
Room.....		\$14.08		\$104.00		\$141.02		\$134.84		\$179.40
Board.....		291.20		260.00		291.20		327.60		473.20
Clothing.....		102.00		95.75		146.60		122.03		151.75
Laundry.....		26.00		26.00						
Sickness.....		20.28		52.00						
Dentist and oculist.....		5.20		26.00						
Amusements.....		26.00		26.00						
Vacation.....		19.76		26.00						
Life insurance and savings.....		15.60		12.00						
Church and charity.....		10.40		5.20						
Organizations.....		5.20								
Self-improvement.....		7.80		5.20						
Car fare.....		54.60								
Laundry.....		10.40		26.00						
Total for sundries.....		\$201.24		\$204.40		\$201.24		\$201.24		\$201.24
Total, all items.....		\$718.05		\$665.15		\$750.00		\$715.30		\$848.50
By the year.....		15.30		12.75		15.00		13.12		19.30

\* No visit by special agent.

TABLE XIII.—Continued.

Items.	Larned.		Marysville.		Kingman.		Osage City.	
	Women.	Men.	Women.	Men.	Women.	Men.	Women.	Men.
Room.....	\$104.00	\$156.00	\$154.70	\$159.72	\$152.20		\$100.32	
Board.....	312.00	366.00	320.20	327.60	345.80		273.00	
Clothing.....	169.20	168.50	174.94	148.00	179.23		149.75	
Laundry.....	26.00	26.00						
Sickness.....	26.00	26.00						
Dentist and oculist.....		5.20						
Amusements.....	26.00	26.00						
Vacation.....	13.00	26.00						
Life insurance and savings.....	12.00	12.00						
Church and charity.....	5.20	5.20						
Organizations.....	2.00							
Self-improvement.....	5.20	8.00						
Car fare.....								
Incidentals.....	13.20	5.20						
Total for sundries.....	\$128.40	\$121.60	\$201.24		\$201.24		\$201.24	
Total, all items.....	\$713.70	\$876.08	\$830.58		\$876.55		\$781.31	
By the year.....	13.73	15.38	16.09		16.85		16.85	

\* Women combined sickness, dentist and oculist bills.

† Depreciated combined organizations, life insurance and savings.

TABLE XIII.—Continued.

Items.	Norton.			Ellsworth.			Marion.			Cobby.			Oakley.		
	Women.	Men.	S. B.	Women.	Men.	S. B.	Women.	Men.	S. B.	Women.	Men.	S. B.	Women.	Men.	S. B.
Room.....			\$170.30			\$146.90			\$210.08			\$210.08			\$202.07
Board.....			418.60			309.40			327.60			382.20			309.40
Clothing.....			154.90			166.65			173.95			159.95			160.23
Sundries.....															
Laundry.....															
Sickness.....															
Dentist and oculist.....															
Amusements.....															
Vacation.....															
Life insurance and savings.....															
Church and charity.....															
Organizations.....															
Self-improvement.....															
Car fare.....															
Incidentals.....															
Total for sundries.....			\$201.34			\$201.24			\$201.24			\$201.24			\$201.24
Total all items.....			\$945.04			\$824.19			\$917.27			\$945.04			\$872.92
By the week.....			18.17			15.84			17.68			18.33			15.76

### NOTATIONS ON BUDGETS SUBMITTED BY INDIVIDUAL WORKERS COVERING TOTAL EXPENSE.

Individual budgets, although varying widely in expenditures for certain items, such as board, clothing and amusements, indicate that the average girl employee lives below the standard which direct investigation has shown as necessary to healthful living.

Girls were pointed out to us in many places who were "living" on \$7 a week. In one case investigation disclosed the fact that the girl probably bought one meal for herself, and her landlady, who was "sorry" for her, contributed another meal. Other girls "living" on very small amounts often were girls doing "light housekeeping," whose parents lived in the country and contributed most of the food.

Investigation has shown, also, that many of the girls are always in debt for clothing at installment houses where they can buy for "a dollar down and a dollar a week." A \$25 coat is paid for just about the time it is necessary to buy something for spring wear.

One woman writes:

"I just make \$12 a week, and I have to pay \$5 for room rent and the rest I have to live on. I try to keep my boy in school. For the past few years I have not been getting hardly anything for myself, but I have to get the boy something he really needs for school."

This woman writes that she has a \$50 doctor bill for herself, and took her boy, who needed attention, to the county doctor.

From a woman working in a laundry:

"I have never kept any account of my expenses, for I only get \$10 a week at a laundry. I know I can just live and that's all. And as to dentist or doctor bills, I need it but can't have any dentist work for I have not got the money and don't have but very little clothes, for I work every day and Sunday. I've got to do my own work, so I can't get out much."

Another woman writes that she makes \$12.50 a week, buys clothing at an installment house, \$1 down and \$1 a week, and is compelled to sew at nights until a late hour to cut down expenses.

One employee, a clerk, who pays \$6 a week for board and room, pays \$1.90 a week for doctor's fees. Clothing averages \$2.33 a week; amusements, 25 cents. Other items under "Sundries" bring the total up to \$11.78, but this amount does not include such items as "church and charity," "self-improvement," "car fare" or "incidentals."

A seamstress, who likewise pays \$6 a week for board and room, spends 96 cents a week for "sickness" and 28 cents a week for dental work. Amusements average 96 cents, and other sundries bring the total to \$14.29. This includes car fare, but does not cover "vacation," "savings" or "incidentals."

A machine operator spends \$3.50 a week for a room, \$5 for board, \$2.46 for clothing, 92 cents a week for vacation, \$1 a week for amusements, nothing for dental work, and only 9 cents for sickness. She saves 50 cents a week and spends 90 cents for car fare. Other sundries bring the total to \$16.40 a week.

A young woman employed as a clerk, in commenting on her meager budget, says, "As I earn only \$7.50 a week I can hardly keep up expenses." She pays nothing for her room, only \$4 a week for board, \$1.40 for clothing, 60 cents a week for car fare, 5 cents for savings, and 75 cents for amusements. The total is \$6.80. Her clothing budget is incomplete, as she has not included in it such items as "underwear," "shoe repairing," etc. A worsted dress at \$6 indicates that the making of the dress was not included in the cost. She has no suit, aprons, neckwear, kimono or umbrella, and there is no allowance for cleaning and pressing.

Another clerk writes:

"Since I work in a department store and get all of my clothing at cost and live at home with my mother, I thought it would be to no advantage to list the articles as you requested. But roughly estimating my expense with the advantages of a home, I know it costs me at least \$10 a week."

A clerk earning \$75 a month, whose totals for the average year run up to \$784.60, writes:

"Now I am making \$75 per month, which makes \$900 per year. You will notice that my figures average \$784.60 per year, but this year I have not laid up one cent. It has taken all of the \$900 for me this year, but I have been doctoring more than before."

A clerk who has kept a yearly budget for some time shows her expenses to be \$3.50 a week for room, \$5 a week for board, and \$3.81 for clothing. Under "sundries" she lists laundry at 75 cents, sickness at 9 cents, dental work at 15 cents, amusements at 50 cents, savings at \$1, vacation at 67 cents. Her total expense is \$14.25 a week. This does not include car fare or incidentals.

One employee, in order to economize on board, confessed that she carried home milk for her night meal and dined on milk and crackers. She ate a raw egg and a cracker or two for breakfast. Her one warm meal came at noon and totaled not more than 35 cents. She said she did this to provide a better room for herself than would have been possible otherwise. Her room was costing \$3.50 a week. Her salary was \$10 a week. Clothing and sundries amounted to \$2.30 a week. Some of her clothing had been given her.

Another worker, who lives "economically," makes all her underclothing of flour sacks. She says:

"I have just exactly what I have to have. I make all my underclothing out of flour sacks. I never go anywhere except to my work and back home, and I walk both ways. Lots of people give me their discarded clothing and I repair it myself and wear it. I do my own laundry and some for other people."

A notation on the back of another budget contributes the information:

"As I have figured my yearly income, which is \$598, and my expense, which amounts to \$611.20, it appears that I am \$13.20 short. You will notice that I cannot have any allowance for amusements."

Another, whose total weekly expenditure is \$8.57, says: "I have some clothes which I have had for several years which I wear by

making and fixing them over." This employee adds that her mother does all her laundry "for nothing" and that she hasn't "taken a vacation."

The above citations of individual cases are typical of the working group. It is true that many of the budgets showed clothing costs out of proportion to other living costs, but much of the clothing purchased one year was carried over to the following year. This was taken into account by some of the budget makers.

Following are sample budgets contributed by wage-earning women:

	By the week.
Board and lodging .....	\$7.00
Clothing .....	2.00
Laundry .....	Do my own
Car fare .....	.....
Doctor and dentist .....	.....
Church .....	.....
Newspapers and magazines .....	.10
Vacation .....	.....
Recreation .....	.44
Savings .....	.15
Incidentals .....	.....
Organization dues .....	.15
Insurance .....	1.25
Self-improvement .....	.....
Total .....	\$11.09

	By the week.
Board and lodging .....	\$5.00
Clothing .....	1.50
Laundry .....	Mother does laundry
Car fare .....	.30
Doctor and dentist .....	.....
Church .....	.....
Newspapers and magazines .....	.....
Vacation .....	.....
Recreation .....	.20
Savings .....	.....
Incidentals .....	.....
Organization dues .....	.....
Insurance .....	.60
Self-improvement .....	.....
Total .....	\$7.60

The above budgets show the elimination of certain items believed to be essential in a cost-of-living budget. These budgets are typical of the budgets submitted by wage-earning women.



## General Cost-of-living Budget—Suggested.

The distribution of expenses among the suggested budget items as a result of the survey is as follows:

	By the year.	By the week.
1. Room .....	\$176.80	\$3.40
2. Board .....	330.20	6.35
3. Clothing .....	172.12	3.31
4. Sundries:		
a. Laundry .....	26.00	.50
b. Sickness .....	20.28	.39
c. Dentist, oculist .....	5.20	.10
d. Amusements .....	26.00	.50
e. Vacation .....	19.76	.38
f. Life insurance, savings .....	15.60	.30
g. Church and charity .....	10.40	.20
h. Organizations .....	5.20	.10
i. Self-improvement .....	7.80	.15
j. Car fare .....	54.60	1.05
k. Incidentals .....	10.40	.20
Totals, sundry items .....	\$201.24	\$3.87
Totals, all items .....	\$880.36	\$16.93

The allowance for each item in the budget will enable a girl to have the following:

**Room:** An individual standard sleeping room.

**Board:** A sufficient amount of clean, wholesome food at average minimum café rates.

**Clothing:** Clothing sufficient to enable a girl to be neatly and comfortably dressed.

## SUNDRIES:

**Laundry:** A small bundle of laundry; not sufficient to cover the entire cost if a girl is expected to wear a fresh apron every day.

**Sickness:** Medical attendance and advice when absolutely necessary.

**Dentist:** Either dentist or oculist fees, but not sufficient for both.

**Amusements:** One picture show and car fare to and from the show each week.

**Vacation:** One week of vacation; not far from the city.

**Life insurance, savings:** A \$500, twenty-year-payment life policy.

**Church and charity:** The customary weekly church contribution of 10 cents and \$5 per year for charity.

**Organizations:** Membership in the Y. W. C. A. and half of the membership privileges.

**Self-improvement:** A daily newspaper was all.

**Car fare:** Allowance for car fare twice a day for seven days; covers car fare to church.

**Incidentals:** Innumerable minor articles which it has been found impossible to itemize in the budget, such as toilet articles, shoe laces, shoe polish, pencils, pens, ink, stationery, stamps, hairpins, lingerie tape, needles, thread, darning cotton, etc.

## ITEMIZED CLOTHING BUDGET.

Allowance for the various items of clothing has been based upon the average costs for these articles as derived from direct investigation. Table X shows clothing averages for the three groups of cities. The budget as allowed follows:

## Outside clothing:

Suit, 1 every year .....	\$30.19
Coat, 1 in 2 years .....	14.31
Shoes, 2 pair low .....	11.07
Shoes, 2 pair high .....	12.03
Rubbers, 1 pair storm and 1 pair toe .....	1.74
Umbrella, one every two years .....	1.18
Hats, 1 summer and 1 winter .....	10.32
Gloves, 1 pair kid .....	2.96
Gloves, 1 pair fabric .....	.97
Purse, 1 every year .....	2.39

## Waists, dresses and accessories:

Waists, 2 cotton .....	4.00
Waists, 1 silk .....	4.94
Dresses, 2 cotton .....	10.07
Dresses, 1 worsted .....	18.34
Handkerchiefs, 1 dozen .....	1.25
Kimono, 1 cotton crepe .....	2.48
Aprons, 3 .....	3.62
Neckwear, 2 collars .....	1.44

## Underwear:

Gauze vests, 4 .....	1.11
Combination suits, 4 .....	4.75
Summer knitted suits, 4 .....	3.23
Brassiers, 4 .....	2.05
Petticoats, 2 cotton .....	2.69
Petticoats, 2 sateen .....	3.06
Nightgowns, 2 summer .....	2.32
Nightgowns, 2 winter .....	3.13
Corsets, 2 .....	4.15
Stockings, 6 pairs lisle .....	3.78

## Incidentals:

Cleaning and pressing—Suit twice, dress once .....	4.52
Repairing shoes, half soles, 2 .....	2.24
Repairing shoes, heels, 4 .....	2.00
Average for a year .....	\$172.33
Average for a week .....	3.31

The women for whom this survey was made represent a large group of mature American-born women. (Ninety-four per cent of women in Kansas industries are American born.—Wage and Hour Survey, 1920.)

During the conferences it was often contended that because the majority of Kansas working women lived at home they could work for lower wages than those who were forced to live away from home. The purpose of this survey was not to find out for what amount a woman could live in the family group with help from that group, but

rather for what amount an individual woman could meet the cost of living. It was not felt that the woman who lives at home could be considered as different from the woman who is adrift; because some one supports her is no reason for giving her a lower minimum rate. It is certain that the girl who lives at home and the girl who is adrift are both subject to the same increases in the cost of living. It is true that 85.1 per cent of Kansas women in industry live at home, but the Wage and Hour Survey showed that 6 per cent were supporting total dependents, 39 per cent contributing all of their earnings, 36 per cent at least part of their earnings, leaving but 15 per cent having all of their earnings.

A striking fact brought out in the study of earnings was that more than one-half (50 per cent) were receiving under \$12 a week. Ten per cent were receiving less than \$8, 19.9 per cent receiving less than \$9, and 30.4 per cent were receiving less than \$10; and that for all industries investigated the median weekly earnings were \$11.95. It therefore becomes apparent that if \$16.93 is necessary to meet the cost of living for an individual woman, that many Kansas women are not receiving adequate wages.

NOTE.—These findings form but part of the evidence which will help the court to arrive at its conclusions. This information will be supplemented by data gathered from investigations and public hearings which will be held by the Court of Industrial Relations.



2303+

**END OF  
TITLE**